

WE CLAIM:

1. A method of processing vehicle damage claims, comprising the steps of:
  - reporting a vehicle damage claim to an insurance provider by a claimant;
  - delivering a damaged claimant vehicle to an insurer facility operated by the insurance provider;
  - preparing a repair estimate at the insurer facility by a representative of the insurance provider;
  - selecting a repair facility, with the repair facility selected by the insurance provider;
  - repairing the damaged claimant vehicle at the repair facility;
  - returning the repaired claimant vehicle to the insurer facility; and
  - returning the repaired claimant vehicle to the claimant.
2. The method of claim 1, further comprising the step of verifying insurance coverage after the step of reporting the vehicle damage claim to the insurance provider by the claimant.
3. The method of claim 1, further comprising the step of scheduling with the claimant to deliver the damaged claimant vehicle to the insurer facility.
4. The method of claim 3, wherein if the damaged claimant vehicle is not driveable the method further comprising the step of towing the damaged claimant vehicle to the insurer facility.

5. The method of claim 1, further comprising the step of the insurance provider providing a rental vehicle to the claimant at the insurer facility.

6. The method of claim 1, further comprising the step of the insurance provider delivering a rental vehicle to the claimant and picking up the damaged vehicle at a location selected by the claimant.

7. The method of claim 1, wherein the step of preparing the repair estimate at the insurer facility by the representative of the insurance provider includes at least partial dismantling of the damaged claimant vehicle for accurately assessing vehicle damage.

8. The method of claim 1, wherein the repair facility selection step is based on one or more of repair facility capacity, experience, equipment, personnel, past performance, ability to begin repairs promptly, repair cycle time and scope of vehicle repairs required.

9. The method of claim 1, further comprising the step of the representative of the insurance provider at the insurer facility settling on an agreed price of vehicle repair with the repair facility.

10. The method of claim 1, further comprising the step of the repair facility picking up the damaged claimant vehicle at the insurer facility, and returning the claimant vehicle to the insurer facility following completion of required repairs.

11. The method of claim 1, further comprising the step of providing repair status updates to the claimant by the insurance provider.

12. The method of claim 1, further comprising the step of the insurance provider inspecting and evaluating repair quality of the claimant vehicle at the insurer facility after the step of repairing the claimant vehicle at the repair facility.

13. The method of claim 1, wherein the step of returning the repaired claimant vehicle to the claimant occurs at the insurer facility.

14. The method of claim 1, wherein the claimant drops off the rental vehicle and picks up the repaired claimant vehicle at the insurer facility.

15. A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to an insurance provider by a claimant;

delivering a damaged claimant vehicle to an insurer facility operated by the insurance provider;

preparing a repair estimate at the insurer facility by a representative of the insurance provider;

soliciting repair bids from repair facilities;

selecting a repair facility, with the repair facility selected by the representative of the insurance provider at the insurer facility;

repairing the damaged claimant vehicle at the repair facility;  
returning the claimant vehicle to the insurer facility; and  
returning the repaired claimant vehicle to the claimant.

16. The method of claim 15, further comprising the step of verifying insurance coverage after the step of reporting the vehicle damage claim to the insurance provider by the claimant.

17. The method of claim 15, further comprising the step of scheduling with the claimant to deliver the damaged claimant vehicle to the insurer's facility.

18. The method of claim 15, further comprising the step of providing a rental vehicle to the claimant at the insurer facility.

19. The method of claim 15, further comprising the step of the insurance provider delivering a rental vehicle to the claimant and picking up the damaged claimant vehicle at a location selected by the claimant.

20. The method of claim 15, wherein the step of preparing the repair estimate at the insurer facility by the representative of the insurance provider includes at least partial dismantling of the damaged claimant vehicle for accurately assessing vehicle damage.

21. The method of claim 15, further comprising the step of the representative of the insurance provider at the insurer facility settling on an agreed price of vehicle repair with the repair facility.

22. The method of claim 15, further comprising the step of the repair facility picking up the damaged claimant vehicle at the insurer facility, and returning the claimant vehicle to the insurer facility following completion of the required repairs.

23. The method of claim 15, further comprising the step of providing repair status updates to the claimant by the insurance provider.

24. The method of claim 15, further comprising the step of evaluating repair quality of the claimant vehicle at the insurer facility after the step of repairing the claimant vehicle at the repair facility.

25. The method of claim 18, wherein the step of returning the repaired vehicle to the claimant occurs at the insurer facility, and the claimant returns the rental vehicle to the insurer facility.

26. A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to an insurance provider by a claimant;  
delivering a damaged claimant vehicle to an insurer facility;  
providing a rental vehicle to the claimant at the insurer facility;

preparing a repair estimate at the insurer facility by a representative of the insurance provider;

electronically posting images of the damaged claimant vehicle and description of vehicle repairs required and soliciting repair bids from repair facilities where the posting is performed by the insurance provider;

selecting a repair facility, with the repair facility selected by the insurance provider;

repairing the damaged claimant vehicle at the repair facility;

returning the claimant vehicle to the insurer facility;

evaluating repair quality of the claimant vehicle at the insurer facility; and

returning the repaired claimant vehicle to the claimant at the insurer facility.

27. The method of claim 26, further comprising the step of verifying insurance coverage after the step of reporting the vehicle damage claim to the insurance provider by the claimant.

28. The method of claim 26, wherein the step of preparing the repair estimate at the insurer facility by the representative of the insurance provider includes at least partial dismantling of the damaged claimant vehicle for accurately assessing vehicle damage.

29. The method of claim 26, further comprising the step of the representative of the insurance provider at the insurer facility settling on an agreed price of vehicle repair with the repair facility.

30. The method of claim 26, further comprising the step of the repair facility picking up the damaged claimant vehicle at the insurer facility, and returning the claimant vehicle to the insurer facility following completion of the required repairs.

31. The method of claim 26, further comprising the step of the claimant returning the rental vehicle at the insurer facility.

32. A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to a coordination entity by a customer;

delivering a damaged customer vehicle to a coordination facility;

providing a rental vehicle to the customer at the coordination facility;

preparing a repair estimate at the coordination facility by the coordination entity;

selecting a repair facility, with the repair facility selected by the coordination entity;

repairing the damaged customer vehicle at the repair facility;

returning the damaged customer vehicle to the coordination facility;

returning the repaired customer vehicle to the customer at the coordination facility; and

returning the rental vehicle by the customer at the coordination facility.

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